GOVERNMENT OF NEWFOUNDLAND AND LABRADOR

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

MAR 2 1973
RECEIVED

FOR THE

YEAR ENDED 31 DECEMBER 1971

ST. JOHN'S - - - - NEWFOUNDLAND

PRINTED BY OFFICE OF QUEEN'S PRINTER

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The Honourable E. John A. Harnum,
Lieutenant-Governor of the Province of Newfoundland.

May it Please Your Honour:—

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance covering business transacted in Newfoundland during the calendar year 1971.

I have the honour to be,

Your Honour's most obedient servant,

T. V. HICKEY,

Minister of Provincial Affairs.

The Honourable T. V. Hickey,
Minister of Provincial Affairs.

Sir:

I have the honour to present herewith a report on the activities of insurance companies operating in Newfoundland during the year ending 31st December, 1971.

2. In the licensing year 1st January, 1971 to 31st December, 1971, 211 Companies were licensed to operate in this Province under the provisions of The Life Insurance Companies Act and The Accident Insurance Companies (Licensing) Act.

3. The number of insurance agents and sub-agents licensed in 1971, was as follows:

(a) Life Insurance Agents	345
(b) Other-than-Life Insurance Agents	336
(c) Other-than-Life Insurance Sub-agents	390

4. The tables annexed to this Report (Tables I to XV) contain various statistics relating to the operations of insurance companies in Newfoundland during 1971 as compiled from the Annual Reports submitted by them for that year.

I have the honour to be, Sir,

Your obedient servant,

H. J. COOMBS,

Superintendent of Insurance.

TABLE I

*SUMMARY OF INSURANCE STATISTICS, 1971

Class of Insurance	Direct Premiums Written 1971	**Direct Claims Incurred 1971
Accident & Sickness—Combined	5,798,479.53	3,903,081.20
Automobiles—Liability	8,020,949.91	9,994,632.31
—Personal Accident	231,722.00	65,730.00
—Other	5,504,377.59	4,952,704.00
Boiler & Machinery	566,238.00	269,549.00
Guarantee—Fidelity	70,045.60	32,838.00
—Surety	826,238.00	115,659.00
Life—Insurance Combined	11,163,686.60	7,746,335.00
—Annuities	3,216,715.00	914,276.00
Marine	197,656.45	73,907.00
Miscellaneous	1,095,332.76	289,966.45
Property	9,861,703.28	4,952,836.17
Public Liability	826,096.44	512,598.81
TOTALS	47,379,241.16	33,824,112.94

*Due to a new method of reporting, comparison figures for 1970 are not available.

** Note: Figures under "Direct Claims Incurred" include all disbursements to policy holders.

TABLE II

LIFE INSURANCE —EXHIBITS OF POLICIES, 1971 (ALL CLASSES)

Company	In force at beginning of year	New Issued	All other additions	Total	Ceased by death Maturity, etc.	In Force at End of year
Aetna Life	1,093,000	—	5,000	1,098,000	24,000	1,074,000
Allstate Life	1,794,000	—	683,000	2,477,000	7,000	2,470,000
Allstate Life of Canada	1,137,000	21,000	25,000	1,183,000	17,000	1,166,000
American Bankers Insurance	—	139,882	—	139,882	5,595	134,287
British Pacific Life	101,000	—	110,560	211,560	6,206	205,354
Canada Life	56,212,904	6,180,934	309,821	62,703,659	4,627,967	58,075,692
Canadian Premier Life	5,392,911	104,500	171,054	5,668,465	184,613	5,483,852
Commercial Life	1,164,937	6,170,940	1,238,897	8,574,774	2,121,483	6,453,291
Confederation Life	148,518,534	16,009,877	6,313,821	170,842,232	24,695,897	146,146,335
Continental Assurance	1,604,289	—	—	1,604,289	1,519,289	85,000
Co-operative Life	4,760,446	687,748	1,773,618	7,221,812	1,241,096	5,980,716
Crown Life	34,424,753	5,083,137	1,897,799	41,405,689	2,463,466	38,942,223
Cuna Mutual Insurance	948,877	30,540	317,657	1,297,074	1,905	1,295,169
Dominion of Canada General	189,066	—	44,119	233,265	3,398	229,867
Dominion Life	37,013,168	3,991,693	466,950	41,471,811	1,638,477	39,833,334
T. Eaton Life	843,853	802,050	82,354	1,728,257	192,337	1,535,920
Electrical Workers Benefit	161,250	252,500	—	413,750	43,750	370,000
Equitable Life of U.S.	3,948,879	15,110	204,737	4,169,726	36,925	4,132,801
Excelsior Life	24,844,603	629,077	99,682	25,573,362	939,327	24,634,035
Gamble Alden Life	—	8,216	—	8,216	—	8,216
Globe Life	99,652	15,769	—	115,421	31,992	83,429
Grand Orange Lodge Benefit	143,627	—	16,568	160,195	6,956	153,239
Great West Life	4,737,725	5,506,433	8,038,857	96,885,922	8,104,413	88,781,509
Imperial Life	81,600,784	7,246,281	21,462,849	31,707,007	691,308	31,015,699
Income Disability and Reinsurance	652,606	—	—	652,606	233,000	419,606
Knights of Columbus	1,063,933	1,000	2,349	1,067,282	56,997	1,010,285
Laurier Life	37,750	76,140	302,668	416,558	—	416,558

London Life Ins.	18,051,992	1,326,741	5,016,165	24,394,898	3,534,350	20,860,548
Manufacturers Life	36,918,766	7,970,373	2,524,287	47,413,426	2,885,385	44,528,041
Maritime Life	23,702,384	6,557,182	696,126	30,955,692	3,627,276	27,328,416
Metropolitan Life	60,597,100	5,537,356	853,930	66,988,386	3,812,286	63,176,100
Montreal Life	826,347	—	74,742	901,089	63,421	837,668
Mutual of Omhaha	21,000	42,737	25,000	88,737	16,000	72,737
National Life	17,220,738	1,778,212	1,033,864	20,032,814	1,754,964	18,277,850
North American Life Assurance	29,105,287	4,245,777	405,090	33,756,154	1,447,201	32,308,953
North American Life & Casualty	3,079,269	—	8,500	3,087,769	2,238,539	849,230
Norwich Union Life	331,913	—	81	331,995	102,084	229,910
Occidental Life of California	12,894,008	104,170	749,306	13,747,484	2,020,827	11,726,657
Old Republic Life	18,597,751	—	26,049,152	44,646,903	28,075,679	16,571,224
Pearl Assurance	17,840	—	315	18,155	—	18,155
Prudential Assurance	3,851,326	1,483,967	1,699,855	7,035,148	609,143	6,426,005
Prudential Insurance	35,388,956	15,825,263	3,135,731	54,349,950	3,074,759	51,275,191
Reinsurance	652,606	—	—	652,606	233,000	419,606
Royal Insurance	2,859,350	729,690	373,815	3,962,855	377,342	3,585,513
Sovereign Life	18,254,323	2,188,266	139,278	20,581,867	1,696,142	18,885,725
Standard Life	12,847,750	5,921,609	615,865	19,385,224	1,800,916	17,584,308
Sun Alliance & London	512,858	71,700	—	584,558	104,208	480,350
Sun Life Assurance	203,102,435	14,690,723	1,126,184	218,919,342	20,757,214	198,162,128
Travelers Insurance	6,960,755	549,097	—	7,509,852	732,417	6,777,435
Travelers Life Ins. of Canada	—	9,020	—	9,020	—	9,020
Unionmutual Life Assurance	—	1,230,500	—	1,230,500	—	1,230,500
Union Mutual Life Ins.	5,727,000	30,000	948,125	6,705,125	1,454,079	5,251,046
United Benefit Life	35,165	—	—	35,165	1,000	34,165
United Investment Life	84,500	19,000	—	103,500	26,500	77,000
Zurich Life	2,341,151	832,030	167,998	3,341,179	16,094	3,325,085
TOTAL, 1971	925,820,511	124,116,240	89,210,769	1,139,147,601	129,122,223	1,010,025,377
TOTAL, 1970	929,777,390	162,096,878	82,633,207	1,174,507,475	120,369,369	1,054,138,106

TABLE III

LIFE INSURANCE — EXHIBIT OF ASSURANCES, PREMIUMS AND ANNUITY CONSIDERATIONS, 1971

(Net of Reassurance Ceded)

Company	Assurance				Annuities	
	Direct Written	Reinsurance Accepted	Reinsurance Ceded	Net Written	Direct Written	Net Written
Aetna Life	8,600	—	—	8,600	—	—
Allstate Life	17,598	147	17,598	147	—	—
Allstate Life of Canada	8,320	422	147	8,595	—	—
American Bankers Insurance	142	—	—	142	—	—
British Pacific Life	724	—	794	—70	—	—
Canada Life	507,319	1,769	741	508,347	113,156	113,156
Canadian Premier Life	31,990	—	10,463	21,527	13	13
Commercial Life	31,569	—	1,651	29,918	1,593	1,593
Confederation Life	1,593,462	823	5,453	1,588,832	128,000	128,000
Continental Assurance	341	3,493	—	3,834	—	—
Co-operative Life	68,843	—	2,037	66,806	24,831	24,831
Crown Life	433,079	5,560	2,575	436,064	90,186	90,186
Cuna Mutual Insurance	8,646	—	—	8,646	—	—
Dominion of Canada General	2,058	234	65	2,227	—	—
Dominion Life	462,883	597	10,568	452,912	100,786	10,786
T. Eaton Life	14,136	1,099	11	15,224	990	990
Electrical Workers Benefit	4,342	—	—	4,342	—	—
Equitable Life of U.S.	42,765	—	—	42,765	—35	—35
Excelsior Life	—12,086	1,179	1,262	—12,169	257,105	257,105
Ford Life	—	17,189	—	17,189	—	—
Gamble Alden Life	29	79	—	108	—	—
Globe Life	988	—	107	881	—	—
Grand Orange Lodge Benefit	5,333	—	18	5,315	—	—
Great-West Life	178,886	4,406	222	183,070	20,544	20,544
Imperial Life	1,611,418	1,546	—9,250	1,622,214	241,452	241,452
Income Disability and Reinsurance	2,194	—	626	1,568	—	—

Knights of Columbus	28,219	—	—	28,219	—	—
Laurier Life	787	1,235	878	1,144	—	—
London Life	192,575	2,487	—	195,062	14,236	14,236
Manufacturers Life	657,426	8,853	—	666,279	45,316	45,316
Maritime Life	358,572	—	17,430	341,142	8,694	8,694
Metropolitan Life	393,214	—	—	393,214	38,346	38,346
Montreal Life	16,649	192	44	16,797	246	246
Mutual of Omaha	1,097	847	14	1,930	—	—
National Life	295,960	4,024	13,587	286,397	69,971	69,971
North American Life Assurance	400,966	3,546	10,272	394,240	96,834	96,834
North American Life & Casualty	14,101	—	—	14,101	625	625
Norwich Union Life	2,385	—	—	2,385	1,823	1,823
Occidental Life of California	72,529	524	—	73,053	—	—
Old Republic Life	511,513	—	—	511,513	—	—
Pearl Assurance	582	—	—	582	—	—
Prudential Assurance	85,843	—	377	85,466	1,615,263	1,615,263
Prudential Insurance	442,278	—	—	442,278	3,424	3,424
Royal Insurance	26,609	12	942	25,679	655	655
Sovereign Life	223,946	—	3,811	220,135	7,155	7,155
Standard Life	174,906	—	4,032	170,874	13,207	13,207
Sun Alliance & London	3,977	—	226	3,751	—	—
Sun Life Assurance	2,151,554	—	—	2,151,554	318,705	318,705
Travelers Insurance	28,221	—	—	28,221	1,072	1,072
Unionmutual Life Assurance	4,453	—	4,433	20	—	—
Union Mutual Life Insurance	30,845	—	196	30,649	360	360
United Benefit Life	2,320	14	—	2,334	—	—
United Investment Life	252	—	—	252	—	—
Western Life	271	191	—	462	—	—
Zurich Life	18,057	343	25	18,375	2,162	2,162
TOTAL, 1971	11,163,868	60,811	101,355	11,123,142	3,216,715	3,216,715

TABLE IV

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS, 1971 — ASSURANCE CONTRACTS

O. = Ordinary; G. = Group; (Group includes industrial in this Exhibit)

		ASSURANCE CONTRACTS					
COMPANY		**Death Claims**	**Matured Endowments**	**Surrender Values**	**Disabiblity Claims**	**Dividends**	**Total**
Aetna Life	O	—	—	—	—	—	—
	G	—	—	196	—	—	196
Allstate Life	O	—	—	—	—	—	—
	G	6,405	—	—	—	—	6,405
Canada Life	O	92,464	31,330	88,917	120	66,232	279,063
	G	2,576	—	—	5,435	1,913	9,924
Canadian Premier Life	O	—	5,167	930	—	1,798	7,895
	G	1,000	—	—	—	—	1,000
Commercial Life	O	—	—	721	—	201	922
	G	5,544	—	—	—	—	5,544
Confederation Life	O	341,201	261,476	446,766	2,700	249,129	1,301,272
	G	319,399	—	2	177	—	319,578
Co-operative Life	O	9,573	—	1,382	—	1,054	12,009
	G	2,211	—	—	2,023	2,950	7,184
Crown Life	O	103,912	44,392	97,825	4,212	57,251	307,592
	G	52,842	—	4,757	8,636	—	66,235
Cuna Mutual Insurance	O	—62	—	84	—	412	434
	G	1,426	—	—	—	1,898	3,324
Dominion Life	O	64,874	11,673	125,598	2,050	66,012	270,207
	G	148,832	—	—	797	—	149,629
Dominion of Canada General	O	—	—	—	—	—	—
	G	139	—	—	—	—	139
T. Eaton Life	O	—	1,000	3,693	—	265	4,958
	G	—	—	—	—	—	—

TABLE IV (Continued)

ASSURANCE CONTRACTS

COMPANY		Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
Prudential Assurance	O	—	—	16,402	—	16,954	33,356
	G	3,000	—	—	—	—	3,000
Prudential Insurance	O	19,663	2,160	19,008	4	47,266	88,101
	G	146,509	—	—	207	32,115	178,831
Royal Insurance	O	—	—	405	—	136	541
	G	—	—	—	—	—	—
Sovereign Life	O	43,495	—	5,205	—	5,462	54,162
	G	19,771	—	—	8,220	—	27,991
Standard Life	O	—	3,561	12,785	—	41,487	51,833
	G	—	—	—	—	304	304
Sun Alliance and London	O	—	—	5,400	—	—	5,400
	G	—	—	—	—	—	—
Sun Life Assurance	O	150,058	127,906	208,997	1,851	247,888	736,700
	G	702,148	—	2	284,101	60,749	1,047,000
Travelers Insurance	O	—96	—	4,050	—	—	3,954
	G	3,258	—	15	—	—	3,273
Travelers Life Ins. of Canada	O	—	—	—	—	—	—
	G	5	—	—	—	—	5
Unionmutual Life Assurance	O	2	—	—	—	—	2
	G	—	—	—	—	—	—
Union Mutual Life Insurance	O	—	—	127	—	638	765
	G	—	—	1,127	—	—	1,127
United Benefit Life	O	—	—	—	—	—	—
	G	2,241	—	—	—	—	2,241
Zurich Life	O	—	—	409	—	299	708
	G	14,322	—	—	—	—	14,322
TOTAL, 1971		3,214,219	898,297	1,752,011	370,678	1,511,130	7,746,335
TOTAL, 1970		3,837,360	773,317	2,895,758	309,174	—	7,815,609

Equitable Life of U.S.	O	12,721	—	—	—	358	13,079
	G	24,545	—	—	—	17,712	42,257
Excelsior Life	O	1,000	2,000	1,301	—	1,151	5,452
	G	—1,642	—	140	—	—	—1,502
Great West Life	O	2,300	—	8,826	—300	7,375	18,201
	G	6,577	—	—	—	9,144	15,721
Imperial Life	O	216,465	200,003	310,064	—	237,544	964,076
	G	61,851	—	—	—	—	61,851
London Life	O	14,293	4,118	37,454	1,050	32,667	89,582
	G	28,878	—	—	5,333	6,114	40,325
Manufacturers Life	O	104,632	117,167	150,655	360	105,971	478,785
	G	34,873	—	284	—	342	35,499
Maritime Life	O	61,158	40,020	54,526	—	31,027	186,731
	G	—	—	—	—	—	—
Metropolitan Life	O	6,115	—	4,843	—	13,824	24,782
	G	225,021	—	—	184	35,167	260,372
Montreal Life	O	26,000	3,000	4,930	55	3,632	37,617
	G	—	—	—	—	3	3
Mutual of Omaha	O	—	—	—	—	—36	—36
	G	—	—	—	—	—	—
National Life	O	30,000	6,000	28,818	—	24,540	89,358
	G	15,413	—	461	—	—	15,874
North American Life Assurance	O	40,359	37,324	103,896	—	81,861	263,440
	G	16,313	—	659	—	47	17,019
North American Life and Casualty	O	18,384	—	—	—	—	18,384
	G	1,485	—	—	—	—	1,485
Norwich Union Life	O	—	—	—	—	36	36
	G	—	—	—	—	—	—
Occidental Life of California	O	539	—	351	—	108	998
	G	6,467	—	—	—	—	6,467
Old Republic Life	O	—	—	—	—	—	—
	G	3,760	—	—	43,463	—	47,223
Pearl Assurance	O	—	—	—	—	130	130
	G	—	—	—	—	—	—

TABLE V

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS, 1971 — ANNUITY CONTRACTS
O. = Ordinary; G. Group

Company		Death Claims	Surrender Values	Disability Claims	Dividends	Annuity Payments	Total
Aetna Life	O	—	—	—	—	—	—
	G	—	—	—	—	—456	—456
Canada Life	O	5,724	43,930	—	3,202	20,603	73,459
	G	—	1,651	—	5,654	—6,702	603
Confederation Life	O	—	108,838	—	12,097	30,189	151,124
	G	—	—	—	—	141	141
Co-operative Life	O	—	596	—	7	—	603
	G	—	1,557	—	473	—	2,030
Crown Life	O	—	4,586	—	2,091	11,297	17,974
	G	—	1,943	—	—	955	2,898
Dominion Life	O	—	—	—	1,732	14,503	16,235
	G	—	4,670	—	—	2,785	7,455
T. Eaton Life	O	—	—	—	28	—	28
	G	—	—	—	—	—	—
Equitable Life of U.S.	O	—	—	—	—	—	—
	G	—	—	—	—	887	887
Excelsior Life	O	—	192	—	—	—	192
	G	9,179	163,609	—	—	44,283	217,071
Great-West Life	O	—	—	—	792	6,945	7,737
	G	—	—	—	—	3,904	3,904
Imperial Life	O	13,232	27,947	—	24,703	9,313	75,195
	G	—	6,283	—	—	5,818	12,101
London Life	O	—	—	—	405	—	405
	G	—	—	—	—	—	—

Company		Death Claims	Surrender Values	Disability Claims	Dividends	Annuity Payments	Total
Manufacturers Life	O	—	28,007	—	877	15,431	44,315
	G	—	—	—	152	—	152
Maritime Life	O	—	7,913	—	453	20,050	28,416
	G	—	—	—	—	5,433	5,433
Metropolitan Life	O	—	—	—	98	—	98
	G	131	19,243	—	—5,239	21,947	36,082
Montreal Life	O	—	—	—	44	—	44
	G	—	—	—	—	—	—
National Life	O	—	741	—	1,358	897	2,996
	G	16,197	—	—	—	7,479	23,676
North American Life Assurance	O	—	4,539	—	808	1,500	6,846
	G	32,108	18,201	—	—	36,942	87,251
Prudential Assurance	O	—	—	—	—	6,377	6,377
	G	—	1,278	—	392,408	475,504	869,190
Prudential Insurance	O	—	—	—	3	—	3
	G	—	—	—	—	—	—
Sovereign Life	O	—	10,616	—	316	1,658	12,590
	G	—	—	—	—	—	—
Standard Life	O	—	—	—	—	—	—
	G	—	1,297	—	—	147,869	149,166
Sun Life Assurance	O	9,666	5,211	—	4,720	15,373	34,970
	G	947	37,147	—	32,795	12,358	83,247
Travelers	O	—	—	—	—	—	—
	G	—	946	—	—	—17	929
Union Mutual Life Insurance	O	—	—	—	29	—	29
	G	—	—	—	—	—	—
Zurich Life	O	—	—	—	—	600	600
	G	—	—	—	—	405	405
TOTAL, 1971		87,184	500,940	—	480,006	914,276	1,982,401
TOTAL, 1970		57,338	984,965	—	—	864,803	1,907,106

TABLE VI

PROPERTY — DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Acadia	49,263	29,534	59.95
Adanac General	22,577	2,296	10.12
Aetna	46,780	24,117	51.55
Aetna Casualty & Surety	77,397	34,659	44.76
Affiliated F. M. Ins. Co.	227,544	35,000	15.38
Allendale Mutual	447,286	146,145	32.67
Allstate of Canada	37	—	—
Alliance	91,868	38,990	42.45
American Insurance	45,550	9,755	21.41
American Bankers	97	—	—
American Home	5,725	922	16.10
American National Fire	17,318	11,062	63.87
American Road	274	—	—
Arkwright-Boston	7,111	—	—
Baloise	475	—	—
Beaver	29,205	8,455	28.95
British America	153,544	86,530	56.35
British Economic	17,654	16,310	92.44
Canada Accident & Fire	29,497	17,237	58.43
Canada Security	39,142	32,729	86.17
Canadian General	139,280	32,048	23.00
Canadian Indemnity	155,692	75,926	48.76
Canadian Pioneer	54,417	48,273	88.70
Canadian Surety	144,636	113,888	78.73
Canadian Universal	80,131	17,775	22.18
Casualty Co. of Canada	31,547	122	00.38
Century	53,991	35,842	66.38
Citadel Ins. Co.	—1,817	—25	1.37
Commercial Union	173,025	12,704	7.34
Commonwealth	13,648	576	4.22
Compagnie d'Assurance du Quebec	8,367	6,711	80.20
Consolidated Fire & Casualty	37,982	7,788	20.50
Continental	289,570	266,041	91.87
Continental Casualty	9	—	—
Co-op. Fire & Casualty	175,503	242,032	137.90
Dominion of Canada General	44,737	7,991	17.84
Dominion Ins. Corp.	40,034	6,817	17.02
Eagle Star of Canada	110,215	39,958	36.25

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Employers Liability	41,728	33,770	81.19
English & American	222,282	132,748	59.72
Excess	53,611	11,898	22.19
Federal	167,508	151,398	96.34
Federal Fire	14,099	25,054	177.70
Federation	81,794	69,119	84.50
Fidelity & Casualty	136,111	15,322	11.25
Fire of Canada	15,729	21,144	134.42
Fireman's Fund	22,190	14,263	64.27
General Accident Assurance	50,818	12,037	23.68
General Accident Fire & Life	94,779	28,011	29.55
General Security of Canada	2,120	7	0.37
Globe Indemnity	72,625	5,368	7.39
Great American Insurance	90,924	59,232	65.14
Great Eastern Insurance	57,885	36,805	63.44
Guarantee of North America	79,881	25,578	32.02
Guardian Assurance	124,232	62,560	50.35
Guardian of Canada	41,080	27,892	67.84
Guildhall	37,959	16,628	41.86
Halifax	14,313	2,522	17.61
Hanover	23,620	17,248	73.02
Hartford Fire	200,387	95,803	47.80
Home	86,455	67,884	78.51
Hudson Bay	84,218	39,172	46.51
Imperial Guarantee & Accident	75,201	55,590	73.78
Insurance Corp. of Newfoundland	551,933	125,624	22.76
Insurance of Ireland	78,719	44,735	56.82
Insurance of North America	106,213	107,818	101.51
Law Union & Rock	—	4,256	—
Liberty Mutual Fire	—22	4	—18.18
Liverpool & London & Globe	66,474	28,383	42.69
London Assurance	118,938	31,006	26.06
London & Lancashire	77,416	66,819	86.28
London & Midland	150,942	—22,110	—14.64
London & Scottish	27,515	11,989	43.57
Lumbermens Mutual Casualty	14,798	2,621	17.71
Maryland Casualty Co.	66,243	37,362	56.40
Merit	290,525	226,940	78.11

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
National Employers' Mutual	32,513	56,298	142.39
Newfoundland Fire & General	34,640	12,976	37.45
New Hampshire	13,603	6,952	51.10
New India	16,600	2,986	17.98
Niagara Fire	—	—3,588	—
North British & Mercantile	35,745	29,927	80.92
Northern Assurance	58,376	13,563	23.23
Norwich Union	77,128	70,361	91.09
Ocean Accident & Guarantee	58,622	55,729	95.06
Old Republic	—3,694	10,104	273.52
Orion	33,286	11,329	34.35
Pacific Employer's	198	—	—
Pearl	49,312	47,856	97.04
Philadelphia Manufacturers	3,013	—	—
Phoenix Assurance	90,135	7,512	8.33
Prudential Assurance	171,189	171,982	100.46
Reliance of Philadelphia	50,190	25,128	50.06
Royal Exchange	79,524	14,586	18.34
Royal General of Canada	—	—1,725	—
Royal Insurance	223,367	150,395	67.33
Saint Paul Fire & Marine	160	25	15.62
Service Fire of New York	38,774	1,059	2.73
Scottish Union & National	52,735	42,568	80.72
Security Mutual Casualty	514	—	—
Sun Office	26,071	19,335	74.16
Switzerland General	18,143	10,336	56.96
Toronto General	406	646	159.11
Transamerica Ins Co.	1	—	—
Travelers Indemnity	24,605	39,011	158.54
Travelers Indemnity of Canada	235,466	196,317	84.22
Underwriters At Lloyd's	1,521,396	574,475	37.75
Union Assurance	—	—	—
Union of Canton	48,075	13,922	28.95
Union Marine & General	16	—	—
United States Fire	141,042	24,920	17.66
U.S. Fidelity & Guaranty	97,695	22,008	22.52
Victoria of Canada	57,199	77,025	122.42
Wawansea Mutual	36,326	20,733	57.10
Wellington	42,610	35,842	84.11

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Western	124,670	51,902	41.71
Yorkshire	62,134	36,381	58.55
Zurich	9,364	3,288	35.11
TOTAL	9,861,703	4,952,836	50.22

TABLE VII

AUTOMOBILES—LIABILITY—DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Acadia	51,863	39,678	76.50
Adenac General	—21	9	—42.85
Aetna Casualty & Surety	14,527	1,632	11.23
Aetna Insurance Co.	102	34	33.33
Alliance	63,035	34,986	55.50
Allstate of Canada	17,318	9,992	57.70
American Home Assurance Co.	539	—	—
American Insurance	24,673	7,748	31.40
American Mutual Liability	—129	468	—363.50
American National Fire	6,512	1,969	30.23
Beaver	35,907	12,027	33.48
British America	95,147	64,506	67.70
Canada Accident & Fire	20,012	4,598	22.97
Canada Security	38,820	12,635	32.54
Canadian General	117,414	110,284	93.91
Canadian Indemnity	196,515	147,081	74.23
Canadian Pioneer	40,328	28,789	70.13
Canadian Surety	184,878	129,092	69.82
Canadian Universal	110,728	41,182	37.19
Casualty Company of Canada	48,572	11,324	23.31
Century	64,315	26,600	41.50
Citadel Ins. Co.	—789	—8	01.01
Commercial Union	28,756	59,782	207.80
Compagnie d'Assurance du Quebec	9,252	23,968	258.90
Consolidated Fire & Casualty	42,157	37,466	88.87
Continental	154,025	47,014	30.52
Continental Casualty	—79	2	—2.53
Co-op Fire & Casualty	672,464	538,447	80.07
Dominion Insurance Corp.	47,024	4,516	9.60
Dominion of Canada General	16,805	—3,166	—18.95
Eagle Star of Canada	85,091	6,567	7.71
Employers Liability	47,097	10,546	22.39
English & American	1,099,559	662,954	60.29
Excess Insurance Co. Ltd.	20,190	18,056	89.48
Federal Insurance Co.	76,674	33,711	43.94
Federal Fire	18,222	10,900	59.82
Federation	73,283	33,630	45.89
Fidelity & Casualty	126	1,109	808.16

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Fire Insurance Co. of Canada	40	—	—
Fireman's Fund	14,786	14,591	98.00
General Accident Assurance	731	1,788	244.60
General Accident Fire & Life	91,217	45,920	50.35
General Security Insurance	19,541	55,343	283.21
Globe Indemnity	18,461	55,292	20.99
Great American Insurance	60,839	44,899	73.96
Great Eastern Insurance	933	496	53.16
Guarantee of North America	32,639	25,493	78.10
Guardian Assurance	142,480	145,629	102.21
Guardian of Canada	37,687	29,614	78.57
Guildhall	30,537	10,250	33.56
Halifax	36,288	42,028	115.81
Hartford Fire	87,917	—18,120	—20.61
Home	41,957	51,604	122.99
Hudson Bay	47,507	57,445	120.91
Imperial Guarantee & Accident	118,843	57,358	48.26
Insurance Corp. of Newfoundland	474,341	295,024	62.19
Insurance Co. of North America	1,555	79	5.08
Insurance of Ireland	104,539	62,952	60.21
Law Union & Rock	—	—3,679	—
Liberty Mutual	1,642	696	60.21
Liberty Mutual Fire	3,033	9,437	311.14
Liverpool & London & Globe	70,979	23,481	33.06
London Assurance	89,953	55,212	61.37
London & Lancashire	137,132	34,803	25.52
London & Midland	1,627	9,636	598.27
London & Scottish	19,014	16,296	85.70
Lumbermens Mutual Casualty	334	53	15.86
Maryland Casualty Co.	122,610	160,964	131.28
Merit	752,634	414,515	56.40
National Employer's Mutual	13,898	11,931	86.92
New Hampshire	11,419	643	5.63
New India	5,630	14,315	254.44
North British & Mercantile	28,414	6,679	23.50
Northern Assurance	27,950	13,186	47.10
Norwich Union	119,002	131,721	110.68

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Ocean Accident & Guarantee	59,846	40,411	67.54
Orion	948	—473	—49.88
Pacific Coast Fire	1,088	—	—
Pearl	44,864	71,710	159.86
Phoenix Assurance	76,852	27,671	36.00
Prudential Assurance	96,434	49,174	40.62
Reliance of Philadelphia	14,485	7,563	52.27
Royal Exchange	27,631	11,221	40.61
Royal General Insurance	21	—3,869	—18423.80
Royal Insurance Co. Ltd.	123,789	105,774	85.44
Saint Paul Fire & Marine	118	—252	—213.55
Scottish Union & National	53,415	10,877	20.36
Security Mutual	3,944	2,192	55.83
Sun Office	50,529	19,902	39.38
Switzerland General	909	—	—
Toronto General	925	500	54.05
Traders General	60	425	708.33
Transportation Insurance Co.	—160	—66	41.25
Travelers Indemnity	1,663	4,802	294.76
Travelers Indemnity of Canada	309,404	440,799	142.46
Underwriters at Lloyd's	322,697	246,442	76.74
Union Insurance Society	29,370	6,382	21.73
U.S. Fidelity & Guaranty	124,870	61,560	49.29
United States Fire	15,906	7,059	44.37
Victoria Insurance Co.	—11	—	—
Wawanesa	6,970	5,359	76.87
Western	217,237	148,900	68.54
Wellington	99,405	55,622	55.95
Yorkshire	49,373	49,212	99.87
Zurich	—654	69	—10.55
TOTALS	8,020,949	9,994,632	124.60

TABLE VIII

AUTOMOBILES—PERSONAL ACCIDENT
DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Acadia	699	82	11.84
Aetna Casualty & Surety	—2	44	—2200.00
Aetna Insurance Company	9	—	—
Alliance Assurance	3,304	—	—
Allstate of Canada	1,558	3,638	233.50
American Home	113	—	—
American Insurance	1,232	—	—
American National Fire	238	—	—
Beaver	1,236	—	—
British America	4,329	—637	—14.71
Canada Accident & Fire	1,122	—1,000	—89.12
Canada Security	876	—	—
Canadian General	5,090	1,269	24.93
Canadian Indemnity	8,142	1,065	13.08
Canadian Pioneer	889	56	6.29
Canadian Surety	7,184	729	10.14
Canadian Universal	3,883	—370	—9.27
Casualty of Canada	493	—	—
Century	2,956	1,851	62.70
Citadel Ins. Co.	—43	—	—
Commercial Union	805	41	5.09
Compagnie d'Assurance du Quebec	567	1,756	309.70
Continental	5,176	—	—
Continental Casualty	—1	—	—
Consolidated Fire & Casualty	1,177	—	—
Co-op Fire & Casualty	9,614	—1,391	—14.46
Dominion Ins. Corp.	895	139	15.64
Dominion of Canada General	320	1,799	562.18
Eagle Star of Canada	2,777	15	0.57
Emmco Insurance	—	50	—
Employers Liability	1,045	—5,330	—510.04
English & American	16,315	26,674	163.49
Excess Insurance	1,388	—25	—1.87
Federal	2,870	—111	—3.86
Federal Fire	653	2,500	382.84
Federation	4,111	589	14.08
Fidelity & Casualty	9	—	—
Fire Insurance of Canada	8	—	—

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Fireman's Fund	225	922	409.74
General Accident of Canada	53	—1	—1.88
General Accident Fire & Life	5,210	374	7.17
General Security of Canada	377	8	2.12
Globe Indemnity	5	1,215	24300.00
Great American Insurance	2,201	26	1.18
Great Eastern	40	—	—
Guarantee of North America	1,472	—	—
Guardian Assurance	4,132	2,254	153.19
Guardian of Canada	1,261	141	11.18
Guildhall	735	—	—
Halifax	1,480	11	0.74
Indemnity	—	—	—
Hartford Fire	47	—43	—97.93
Home	—82	—26	31.82
Hudson Bay	1,868	—1,416	—75.80
Imperial Guarantee & Accident	4,766	—458	—75.82
Insurance Co. of North America	38	—	—
Insurance Corp. of Ireland	2,908	—	—
Liberty Mutual	5	—	—
Liberty Mutual Fire	81	2	2.46
Liverpool & London & Globe	3,287	874	26.66
London Assurance	4,005	2,158	53.88
London & Lancashire	3,556	595	16.73
London & Midland	—24	23	—95.83
London & Scottish	590	—	—
Lumbermens Mutual	16	—	—
Maryland Casualty	4,425	—10,795	—243.97
Merit	45,031	4,293	9.53
National Employer's Mutual	304	—	—
New Hampshire	291	4	1.37
New India	376	—	—
North British & Mercantile	1,480	68	4.59
Northern Assurance	1,101	—	—
Norwich Union	3,010	1,706	56.67
Ocean Accident & Guarantee	713	—	—
Orion	21	—7	—33.33
Pacific Employers	144	—	—

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Pearl	1,721	—	—
Phoenix Assurance	856	—67	—7.94
Prudential Assurance	2,877	1,320	45.88
Reliance of Philadelphia	364	—1,260	—346.42
Royal Exchange	871	8,778	1007.80
Royal General	10	—	—
Royal Insurance	260	3,091	1188.84
Saint Paul Fire & Marine	12	—1	—8.33
Scottish Union & National	2,575	30	1.16
Security Mutual	431	—	—
Sun Office	422	—	—
Switzerland	73	—	—
Toronto General	34	—	—
Traders General	21	—	—
Transportation	—3	—1	33.33
Travelers Indemnity	26	1	3.84
Travelers Indemnity of Canada	1,045	—358	—34.26
Underwriters of Lloyd's	20,026	9,256	40.62
Union of Canton	1,388	—	—
U.S. Fidelity & Guaranty	1,481	32	2.22
United States Fire	556	10	1.79
Wawanesa	5.16	—	—
Wellington	1,811	214	11.87
Western	6,455	9,492	147.06
Yorkshire	1,728	—168	—9.72
Zurich	—10	—	—
TOTALS	231,722	65,730	28.36

TABLE IX

AUTOMOBILES—OTHER—DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Acadia	34,423	25,686	74.60
Adenac General	—6	—	—
Aetna	71	266	374.64
Aetna Casualty & Surety	283	463	163.60
Alliance	38,497	26,397	68.56
Allstate of Canada	16,994	4,386	25.80
American Insurance	16,941	8,232	48.59
American National Fire	4,089	1,045	25.55
American Road	20,934	19,420	92.76
Beaver	22,356	12,044	53.87
British America	55,988	28,613	51.10
Canada Accident & Fire	16,154	6,723	41.61
Canada Security	24,285	17,097	70.40
Canadian General	75,273	43,822	58.21
Canadian Indemnity	122,974	62,419	50.75
Canadian Pioneer	23,424	31,509	134.51
Canadian Surety	112,484	52,913	47.04
Canadian Universal	59,577	40,114	67.33
Casualty of Canada	30,718	43,968	143.12
Century	39,668	33,178	83.63
Citadel Ins. Co.	—569	—5	0.87
Commercial Union	24,217	24,654	101.08
Compagnie D'Assurance Du Quebec	6,648	14,078	211.76
Consolidated Fire & Casualty	20,844	7,125	34.18
Continental	115,523	40,733	35.25
Continental Casualty	—20	—4	20.00
Co-op Fire & Casualty	410,471	333,999	81.36
Dominion Ins. Corp.	29,517	19,748	66.90
Dominion of Canada General	7,613	3,123	41.02
Eagle Star of Canada	54,321	2,599	4.78
Emmco	—146	—46	31.50
Employers Liability	28,231	14,982	53.06
English & American	721,327	554,719	76.90
Excess	14,908	6,488	43.52
Federal	51,304	41,342	80.58
Federal Fire	8,476	9,159	108.05
Federation	49,091	28,910	58.93
Fidelity & Casualty	80	763	953.75
Fire of Canada	120	—	

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Fireman's Fund	7,265	19,402	267.06
General Accident of Canada	971	85	8.75
General Accident Fire & Life	66,739	37,363	55.98
General Security of Canada	12,063	—2,855	—23.66
Globe Indemnity	6,359	15,352	241.42
Great American Insurance	40,170	17,976	44.74
Great Eastern Insurance	1,281	13	1.01
Guarantee of North America	24,314	8,503	35.34
Guardian Assurance	91,912	49,552	53.91
Guardian of Canada	23,861	11,461	47.19
Guildhall	22,475	10,878	48.40
Halifax	20,465	15,328	74.89
Hartford Fire	53,590	29,736	55.48
Home	37,471	10,821	28.87
Hudson Bay	31,598	17,852	50.65
Imperial Guarantee & Accident	89,439	55,868	62.46
Insurance of Ireland	64,141	65,854	102.67
Insurance Corp. of Newfoundland	402,262	—	—
Insurance Co. of North America	1,239	741	59.80
Law Union & Rock	—	45	—
Liberty Mutual	155	1,139	734.83
Liberty Mutual Fire	2,119	3,555	153.61
Liverpool & London & Globe	45,647	27,400	60.02
London Assurance	71,111	51,236	72.05
London & Lancashire	74,332	33,123	44.56
London & Midland	1,546	1,232	79.68
London & Scottish	15,479	6,961	45.01
Lumbermens Mutual	59	115	194.91
Maryland Casualty	85,074	67,172	78.95
Merit	627,199	435,904	69.50
Motors Insurance	158,438	95,899	60.52
National Employer's Mutual	8,866	4,063	45.82
New Hampshire	8,173	3,247	39.60
New India	5,666	13,425	236.93
Niagara Fire	—	—700	—
North British & Mercantile	16,506	7,917	47.96
Northern Assurance	21,363	8,446	39.53

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Norwich Union	75,498	83,675	110.83
Ocean Accident & Guarantee	18,547	21,780	117.43
Orion	515	3,683	715.14
Pacific Employers	1,487	63	4.23
Pearl	27,273	27,126	99.46
Phoenix Assurance	42,155	20,370	48.29
Prudential Assurance	67,347	33,420	49.62
Reliance of Philadelphia	11,165	3,849	34.47
Royal Exchange	17,720	6,091	33.80
Royal General	54	—536	—992.59
Royal Insurance	54,142	57,793	106.74
Saint Paul Fire & Marine	113	—13	—11.50
Scottish Union & National	29,111	22,587	77.58
Service Fire of New York	11,244	7,240	64.38
Security Mutual	3,143	668	21.22
Sun Office	8,861	2,185	24.65
Switzerland	781	2,048	262.22
Toronto General	631	87	13.78
Traders General	30,860	17,977	58.25
Transportation	—55	—18	32.72
Travelers Indemnity	1,351	2,663	197.11
Travelers Indemnity Canada	183,422	88,603	48.30
Underwriters at Lloyd's	211,973	134,347	63.37
Union of Canton	15,937	9,533	59.81
U.S. Fidelity & Guaranty	85,557	52,808	61.72
United States Fire	9,548	6,520	68.39
Victoria of Canada	—3	—	—
Wawanesa	5,803	—930	—16.02
Wellington Fire	45,827	30,038	65.54
Western	114,836	75,442	65.69
Yorkshire	32,537	21,838	67.11
Zurich	568	249	43.83
TOTAL	5,504,377	4,952,704	89.97

TABLE X

ACCIDENT AND SICKNESS (COMBINED)—DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Acadia Insurance	33	—
Aetna Life	9,912	2,278
Alliance Assurance	160	—
American Bankers Life	259	—
American Home Assurance	282	5
Beaver Insurance	2,994	—
British America Assurance	699	—
British Aviation Insurance	33,512	—
British Pacific Life	4,884	20,008
Canada Accident & Fire	237	—
Canada Health & Accident	31,800	31,029
Canada Life	206,908	35,376
Canadian Premier Life	960	2,607
Canadian Universal Insurance	4,447	—
Citadel of Canada	—14	—
Combined Ins. Co.	189,188	32,725
Commercial Union	789	—
Confederation Life	754,195	600,095
Continental Insurance	2,704	—21
Connecticut General	43	45
Continental Casualty	134,928	306,371
Co-op. Fire & Casualty	4,517	1,724
Crown Life	111,312	78,436
Dominion Insurance	763	19,105
Dominion of Canada General	2,206	2,539
Dominion Life	114,718	123,154
Eagle Star of Canada	55	—
Economical Mutual	934	59
Employers Liability	670	—
Equitable Life	35,922	21,232
Excelsior Life	130,755	38,229
Federal Life	101,408	94,723
Ford Life	1,467	44
Globe Life	55	—
Great Eastern Insurance	144	—
Great-West Life	173,404	46,590
Guardian Assurance	219	—

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Guildhall of Canada	342	83
Halifax Insurance	33	—
Hudson Bay	623	—
Imperial Guarantee & Accident	240	—
Imperial Life	219,981	110,049
Income Disability & Reinsurance	453	—
Insurance Co. of North America	256	—
Insurance Corp. of Ireland	63	—
Laurier Life	956	—
Liberty Mutual	22	103
Liverpool & London & Globe	779	—
London Assurance	2,459	—
London & Lancashire	1,343	—
London Life	162,330	119,476
London & Midland General	205,731	10,254
London & Scottish Assurance	9,737	473
Loyal Protective Life	129	—
Lumbermens Mutual Casualty	1,737	—
Manufacturers Life	17,979	4,379
Maryland Casualty	170,575	126,426
Metropolitan Life	649,148	538,612
Mutual of Omaha	28,965	8,403
Mutual Life	313,022	239,455
National Life	47,272	26,461
Niagara Fire	—	15
North American Life	36,408	31,866
North American Life & Casualty	4,380	918
North British & Mercantile	819	15
Norwich Union	481	—
Occidental Life	2,636	2,167
Ocean Accident & Guarantee	489	—
Old Republic Life	128,225	—
Order of United Commercial Travelers	431	178
Paul Revere Life	664	—
Pearl Assurance	27	—
Phoenix Assurance	97	—
Protective Association	1,744	1,572
Prudential Assurance	6,764	710
Prudential Insurance	363,529	227,849

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Royal Exchange	428	—
Royal General Insurance	—	—6
Royal Insurance	1,797	—
Security Mutual Casualty	214	117
Sun Life	341,811	237,547
T. Eaton Life	3,667	1,160
Transportation	5,915	790
Travelers	84,234	—112,458
Travelers Life	215	33
Underwriters at Lloyd's	11,012	—
Underwriters National	824	—
Union Mutual Life	24,268	2,304
Unionmutual Life Assurance	7,667	4,144
United States Fidelity	599	—708
Western Assurance	185	—
Zurich	877,305	864,341
TOTALS	5,798,479	3,903,081

TABLE XI

BOILER AND MACHINERY—DIRECT PREMIUMS AND CLAIMS, 1971
(Combined

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Allendale Mutual	337,802	154,582
Boiler Inspection & Ins.	165,802	—6,170
British America	70	—
Canada Accident & Fire	557	—
Canadian General	486	—
Canadian Pioneer	159	—
Consolidated Fire & Casualty	152	—
Continental Ins. Co.	1,321	—
Fireman's Fund	173	—
General Accident of Canada	35,733	4,564
Great American	5	—
Guardian Of Canada	1,060	—
Hartford Fire	40	—
Hudson Bay	332	—
London & Lancashire	450	—
London & Scottish	57	—
Lumbermens Mutual	14,457	121,527
Northern Assurance	115	—
Ocean Accident & Guarantee	2,126	—
Prudential Assurance	—675	—
Royal Insurance	3,177	—
Underwriters at Lloyd's	1,276	—4,954
Western Assurance	130	—
Yorkshire Ins. Co.	1,433	—
TOTALS	566,238	269,549

TABLE XII

GUARANTEE — DIRECT PREMIUMS AND CLAIMS, 1971

(Note: "F" indicates "Fidelity" and "S" "Surety")

Company		Direct Premiums Written	Direct Claims Incurred
		$	$
Acadia	F	535	—200
	S	175	—
Aetna	F	116	—
	S	—	—
Aetna Casualty & Surety	F	—	—
	S	22,931	76,257
Alliance	F	35	—
	S	10	—
Beaver	F	—	—
	S	250	—
British America	F	250	—
	S	—	12
British Canadian	F	—	—
	S	—	—
Canada Accident & Fire	F	457	—
	S	—	—
Canada Security	F	974	—5
	S	—	—
Canadian General	F	591	50
	S	220,850	—
Canadian Indemnity	F	5,211	—9
	S	82,986	29,000
Canadian Pioneer	F	406	—
	S	895	46,305
Canadian Surety	F	3,097	3,987
	S	79,721	—42,494
Casualty of Canada	F	480	—
	S	45	—1
Century of Canada	F	758	1,000
	S	42	—
Commercial Union	F	236	—
	S	—	—
Continental	F	5,864	2,618
	S	11,285	—
Co-op Fire & Casualty	F	2,908	2,656
	S	—	—
Dominion	F	—	—252
	S	30	—

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred
		$	$
Dominion of Canada	F	—	—
	S	—	—5
Eagle Star Canada	F	132	—
	S	—	—
Employers Liability	F	—	—
	S	105	—
Federal	F	—	—
	S	80	—
Federation	F	345	—
	S	540	—
Fidelity of Canada	F	—	—
	S	48,688	5,600
Fidelity & Casualty	F	93	—
	S	25	—
Fireman's Fund	F	—	—
	S	55	—
General Accident Canada	F	1,648	176
	S	2,525	—
General Security Canada	F	—	—
	S	—25	—
Globe Indemnity	F	1,274	—
	S	68	—
Great American	F	60	—
	S	31,794	—
Guarantee of North America	F	7,400	28
	S	89,490	—
Guardian Assurance	F	75	—
	S	1,427	—
Guardian Insurance	F	183	—
	S	10,847	—
Guildhall	F	—	—
	S	25	—167
Halifax	F	—	—
	S	40	—
Hartford Fire	F	—3	—
	S	3,058	—
Hudson Bay	F	611	—
	S	30	—
Imperial Guarantee & Acc.	F	970	6,075
	S	162	—

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred
		$	$
Insurance Corp. of Ireland	F	1,625	—
	S	—25	—
Insurance Corp. of Newfoundland	F	6,135	—
	S	3,843	—
Insurance of North America	F	—	—
	S	10	—
Liverpool & London & Globe	F	1,028	—
	S	380	—
London—Canada	F	—	—
	S	3,078	—
London & Lancashire Insurance	F	411	—
	S	245	—
Mercantile Insurance Co.	F	—	—
	S	—	—
Niagara	F	—	—210
	S	—	—
Northern Assurance	F	337	—
	S	30	—
Norwich Union	F	336	4,506
	S	566	—
Ocean Accident & Guarantee	F	587	—210
	S	183	—
Phoenix Assurance	F	45	—
	S	70	—
Prudential Assurance	F	2,990	286
	S	30,916	1,000
Reliance of Philadelphia	F	3,173	—
	S	—	—
Royal Insurance	F	3,432	—
	S	225	—
Royal Exchange	F	388	—30
	S	669	—
Royal General	F	—	—109
	S	—	—
Sun Office	F	63	—
	S	316	—
Toronto General	F	—	—
	S	1,738	—

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred
		$	$
Travelers Indemnity	F	—	—
	S	9,235	—
Travelers Indemnity Canada	F	349	—
	S	17,193	—
Underwriters At Lloyd's	F	4,956	—267
	S	—	—
U.S. Fidelity & Guaranty	F	5,661	10,283
	S	148,640	152
Wawanesa Mutual	F	—	—
	S	30	—
Westminster	F	—	—
	S	—	—
Western	F	3,723	2,465
	S	165	—
World Marine	F	—	—
	S	—	—
Yorkshire	F	100	—
	S	577	—
TOTALS	F	70,045	32,838
	S	826,238	115,659

TABLE XIII

MARINE INSURANCE — DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Baloise Marine	17,714	15,036
British America	1,463	—
British Economic	4,788	—
Canadian Universal	134	368
Century	76,665	42,869
Commercial Union	357	118
Continental	3,295	—
Dominion Insurance	5,163	3,312
Eagle Star	1,058	1,750
Federal Insurance	589	—
Insurance Co. of North America	—	54
Insurance Corp. of Newfoundland	719	—
London & Lancashire	1,319	—
New Zealand	732	9,291
North British	17,160	918
Norwich Union	1,090	—
Phoenix Assurance	4	—
Reliance Insurance	—	12
Royal Insurance	—	1,139
Travelers Indemnity	19,788	—7,930
Travelers Indemnity of Canada	369	—
Union of Canton	124	—
Union Marine & General	20,226	—
United States Fire	24,037	—1,089
Western	862	7,950
TOTALS	197,656	73,907

TABLE XIV

MISCELLANEOUS (AIRCRAFT INCLUDED) — DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Aetna Insurance (Aircraft)	160	—
Aviation & General (Aircraft)	18,386	50
British Aviation (Aircraft)	202,034	31,893
Chicago Title (Title)	4,425	—
Commercial Union (Aircraft)	6,447	2,318
Eagle Star Canada (Aircraft)	49,729	30,307
English & American (Aircraft)	455	9
Guardian Assurance (Aircraft)	49,803	8,954
Insurance Co. of N.A. (Aircraft)	21,804	11,037
Insurance Corp. of Newfoundland		
(Inland Transportation)	19,071	11,318
(Plate Glass)	5,307	6,144
(Theft)	4,659	1,904
London & Lancashire (Aircraft)	—	—4,082
Maryland Casualty (Aircraft)	20,182	3,307
Merit (Credit)	9,777	6,528
Mortgage of Canada (Mortgage)	66,966	—
North American Life (Credit)	2,708	281
Northern Assurance (Aircraft)	29,637	13,332
Orion (Aircraft)	25,127	—38,901
Phoenix Assurance (Aircraft)	13,489	6,452
Prudential Assurance (Aircraft)	675	—
Royal Exchange (Aircraft)	—611	977
Travelers Indemnity (Aircraft)	2,539	67
Underwriters At Lloyd's (Aircraft)	517,376	197,730
U.S. Fidelity & Guarantee (Aircraft)	4,288	76
Western (Aircraft)	20,898	264
TOTALS	1,095,332	289,966

TABLE XV

PUBLIC LIABILITY — DIRECT PREMIUMS AND CLAIMS, 1971

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Acadia	2,207	3,080
Aetna	338	—
Aetna Casualty & Surety	228	—2
Alliance	1,129	—
Allstate of Canada	—	135
American	153	—
American Home	2,593	—159
American Mutual Liability	127	—
American National Fire	320	—
Beaver	1,637	—
British America	10,689	12
British Aviation	2,136	—
Canada Accident & Fire	8,667	5,439
Canadian General	48,331	—13,582
Canadian Indemnity	39,131	41,925
Canadian Pioneer	2,589	655
Canada Security	2,596	634
Canadian Surety	157,857	26,354
Canadian Universal	250	—
Casualty of Canada	8,983	2,317
Century	1,073	676
Citadel	—17	—
Commercial Union	4,629	9,478
Compagnie D'Assurance Du Quebec	141	—
Consolidated Fire & Casualty	349	—
Continental	63,843	18,863
Continental Casualty	286	1,000
Co-operative Fire & Casualty	7,227	7,897
Dominion	2,424	—489
Dominion of Canada General	203	5,059
Eagle Star Canada	13,660	4,554
Employers Liability	4,082	—923
Employers Reinsurance	6,010	—
English & American	—	1,567
Excess	266	—
Federal	2,646	—110
Federal Fire Of Canada	12	—
Federation	7,650	—317
Fidelity-Canada	—	271
Fidelity & Casualty	260	220

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Fire Of Canada	70	—215
Fireman's Fund	595	44
General Accident Canada	1,164	6,397
General Accident Fire & Life	9,728	5,871
General Security Canada	463	—
Globe Indemnity	45,648	1,166
Great American	6,817	1,300
Great Eastern	936	—
Guarantee Co. of N.A.	1,098	—
Guardian Assurance	7,349	191
Guardian of Canada	6,206	1,480
Guildhall	320	—
Halifax	517	—3,293
Hanover	77	—
Hartford Fire	5,119	361
Home	5,421	750
Hudson Bay	13,270	1,306
Imperial Guarantee & Acc.	4,466	—191
Insurance Corp. of Newfoundland	30,240	5,322
Insurance Co. of North America	1,397	350
Insurance Corp. of Ireland	2,022	5,574
Law Union & Rock	—21	—
Liberty Mutual	758	667
Liberty Mutual Fire	—7	—
Liverpool & London & Globe	12,412	35
London & Lancashire	3,334	10,698
London Assurance	821	—
London & Midland	82	164
London & Scottish	958	3,997
Lumbermen's Mutual	—13,159	—
Maryland	292	—1,368
National Employers'	397	—
New Hampshire	68	—
New India	70	—
Niagara Fire	—	—489
North British & Mercantile	1,135	23,972
Northern	7,760	—127
Norwich Union	2,093	29,102
Ocean Accident & Guarantee	2,028	7,518
Orion	2,378	1,294

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred
	$	$
Pacific Employers	11	—
Pearl	1,417	436
Phoenix Assurance	2,026	1,013
Prudential Assurance	13,230	5,571
Reliance	45	—
Royal Exchange	3,426	666
Royal General	—	—196
Royal Insurance	38,654	8,810
Scottish Union & National	918	—
Sun Office	330	7,850
Switzerland	847	83
Toronto General	10	—
Travelers Indemnity	214	30,227
Travelers Indemnity Canada	8,921	20,133
Underwriters At Lloyd's	136,197	7,951
Union Insurance	943	—
U.S. Fidelity & Guarantee	12,260	209,261
United States Fire	1,850	124
Victoria Canada	3,169	—
Wawanesa	1,766	—
Wellington	3	335
Western	14,176	114
Yorkshire	16,288	5,001
Zurich	368	—1,211
TOTALS	826,096	512,598

NON-PROVINCIAL INCORPORATED INSURANCE COMPANIES

Licensed from April 1, 1971 to March 31, 1972

Acadia Insurance Company
Adanac General Insurance Company of Canada
Aetna Casualty and Surety Company
Aetna Casualty Company of Canada
Aetna Insurance Company
Aetna Life Insurance Company
Affiliated F M Insurance Company
Allendale Mutual Insurance Company
Alliance Assurance Company Limited
Allstate Insurance Company
Allstate Insurance Company of Canada
Allstate Life Insurance Company
Allstate Life Insurance Company of Canada
American Bankers Insurance Company
American Home Assurance Company
American Insurance Company
American Mutual Liability Insurance Company
American National Fire Insurance Company
American National Insurance Company
American Road Insurance Company
Argonaut Insurance Company
Baloise Insurance Company Limited
Beaver Insurance Company
Boiler Inspection & Insurance Company of Canada
British American Assurance Company
British Aviation Insurance Company Limited
British Economic Insurance Company Limited
British Pacific Life Insurance Company
Buffalo Insurance Company
Canada Accident & Fire Assurance Company
Canada Health & Accident Assurance Corporation
Canada Life Assurance Company
Canada Security Assurance Company
Canadian General Insurance Company
Canadian Indemnity Company
Canadian Pioneer Insurance Company
Canadian Premier Life Insurance Company
Canadian Surety Company
Casualty Company of Canada
Century Insurance Company of Canada
Chicago Title Insurance Company
Combined Insurance Company of America
Commercial Life Assurance Company of Canada
Commercial Union Assurance Company Limited
Commonwealth Insurance Company
Confederation Life Association
Consolidated Fire & Casualty Insurance Company

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Continental Assurance Company
Continental Casualty Company
Continental Insurance Company
Co-operative Fire & Casualty Company
Co-operative Life Insurance Company
Credit Life Insurance Company
Crown Life Insurance Company
Cumis Insurance Society Inc.
Cuna Mutual Insurance Society
Dominion Insurance Corporation
Dominion Life Assurance Company
Dominion of Canada General Insurance Company
Eagle Star Insurance Company Limited
T. Eaton Life Assurance Company
Economical Mutual Insurance Company
Emmco Insurance Company
Employers' Liability Assurance Company Limited
English & American Insurance Company Limited
Equitable Life Assurance Society of the United States
Excelsior Life Insurance Company
Excess Insurance Company
Federal Fire Insurance Company of Canada
Federal Insurance Company
Federal Life & Casualty Company
Federation Insurance Company of Canada
Fidelity & Casualty Company of New York
Fidelity Insurance Company of Canada
Fire Insurance Company of Canada
Fireman's Fund Insurance Company
Ford Life Insurance Company
Gamble Alden Life Insurance Company
General Accident Assurance Company of Canada
General Accident Fire & Life Assurance Corporation Limited
General Security Insurance Company of Canada
Globe Indemnity Company of Canada
Grand Orange Lodge of North America Benefit Fund
Great American Insurance Company
Great Eastern Insurance Company
Great West Life Assurance Company
Guarantee Company of North America
Guardian Assurance Company Limited
Guardian Insurance Company of Canada
Guildhall Insurance Company of Canada
Halifax Insurance Company
Hanover Insurance Company
Hardware Mutual Casualty Company
Hartford Fire Insurance Company
Home Insurance Company
Hudson Bay Insurance Company
Ideal Mutual Insurance Company

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Imperial Guarantee & Accident Insurance Company of Canada
Imperial Insurance Offices
Imperial Life Assurance Company of Canada
Income Disability & Reinsurance Company of Canada
Insurance Company of North America
Insurance Corporation of Ireland Limited
International Insurance Company
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Liverpool & London & Globe Insurance Company Limited
London and Lancashire Guarantee & Accident Company of Canada
London and Lancashire Insurance Company Limited
London and Midland General Insurance Company Limited
London and Scottish Assurance Corporation Limited
London Assurance
London-Canada Insurance Company
Lumbermen's Mutual Casualty Company
Manufacturers' Life Insurance Company
Maritime Life Assurance Company
Maryland Casualty Company
Merit Insurance Company
Metropolitan Life Insurance Company
Montreal Life Insurance Company
Mortgage Insurance Company of Canada
Motors Insurance Corporation
Mutual Life Assurance Company of Canada
F. F. B. Mutual Insurance Company
Mutual of Omaha Insurance Company
National Employers Mutual General Ins. Ass. Limited
National Life Assurance Company of Canada
New Hampshire Insurance Company
New India Assurance Company Limited
New Zealand Insurance Company Limited
Niagara Fire Insurance Company
Underwriters at Lloyd's
North American Life Assurance Company
North American Life & Casualty Company
North British & Mercantile Insurance Company
Northern Assurance Company Limited
Norwich Union Fire Insurance Society Limited
Norwich Union Life Insurance Society
Occidental Life Insurance Company
Occidental Life Insurance Company of Canada
Ocean Accident & Guarantee Corporation of Canada
Old Republic Insurance Company
Old Republic Life Insurance Company
Order of United Commercial Traveller of America
Orion Insurance Company Limited
Pacific Employers Insurance Company
Pearl Assurance Company Limited
Phoenix Assurance Company Limited

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Phoenix Insurance Company
Pitts Insurance Company
Pitts Life Insurance Company
Principal Insurance Company of Canada
Protective Association of Canada
Prudential Assurance Company Limited (of England)
Prudential Insurance Company of America
Quebec Assurance Company
Reliance Insurance Company of Canada
Reliance Insurance Company of Philadelphia
Royal Exchange Assurance
Royal General Insurance Company of Canada
Royal Insurance Company Limited
Saint Paul Fire & Marine Insurance Company
Scottish Union & National Insurance Company
Seaboard Surety Company
Security Mutual Casualty Company
Security National Insurance Company
Sentry Insurance A Mutual Company
Service Fire Insurance Company of New York
Sovereign Life Assurance Company of Canada
Standard Life Assurance Company of Canada
Sun Alliance & London Assurance Company Limited
Sun Insurance Office Limited
Sun Life Assurance Company of Canada
Switzerland General Insurance Company Limited
Toronto General Insurance Company
Traders General Insurance Company
Transportation Insurance Company
Travelers Indemnity Company
Travelers Insurance Company
Travelers Life Insurance Company of Canada
Truck Insurance Exchange
Underwriters at Lloyd's (of London, England)
Underwriters National Assurance Company
Union Insurance Society of Canton Limited
Union Marine & General Insurance Company Limited
Union Mutual Life Insurance Company
Unionmutual Life Assurance Company of Canada
United Canada Insurance Company
United Investment Life Assurance Company
United States Fidelity & Guaranty Company
United States Fire Insurance Company
Victoria Insurance Company of Canada
Wawanesa Mutual Insurance Company
Wellington Fire Insurance Company
Western Assurance Company
Western Life Assurance Company
Yorkshire Insurance Company
Zurich Insurance Company
Zurich Life Insurance Company of Canada

The following companies incorporated under the laws of Newfoundland were licensed in 1971:—

(a) Canadian Universal Insurance Company Limited
(b) Insurance Corporation of Newfoundland
(c) Maritime Hospital Service Association
(d) Metro General Insurance Corporation Limited
(e) Newfoundland Fire & General Insurance Company Limited
(f) Newfoundland Marine Insurance Company Limited
(g) Unifund Limited

The following legislation with respect to insurance and related matters was enacted by the Newfoundland Legislature in 1971:—

(a) The Accident and Sickness Insurance Act, 1971.
(b) The Automobile Insurance (Amendment) Act, 1971.
(c) The Fire Insurance (Amendment) Act, 1971.
(d) The Insurance Contracts (Amendment) Act, 1971.
(e) Sections 35-36-37 of The Minors (Attainment of Majority) Act, 1971 Amending sections 28, 33, 34 of The Life Insurance Act Number 17 of 1960.
(f) The Survivorship (Amendment) Act, 1971.

MISCELLANEOUS STATISTICS

The Insurance Adjusters Act, 1960:

Adjusters (Individuals) licensed in 1971	61
Adjusters (Company or Partnership) licensed in 1971	18
Adjusters (Students) licensed in 1971	12

The Investment Contracts Act, 1961:

Investment Contracts (Companies) licensed in 1971	3
Investment Contracts (Salesmen) licensed in 1971	24

The Loan and Finance Companies (Licensing) Act, 1961:

Loan and Finance Companies licensed in 1971	31
Loan and Finance Companies (Branch) licensed in 1971	163

The Direct Sellers Act, 1966:

Direct Sellers Vendors (Corp., Partnership, etc.) licensed in 1971	54
Direct Sellers Vendors (Individual) licensed in 1971	24
Direct Sellers (Salesmen) licensed in 1971	612

The Real Estate Trading Act, 1964:

Real Estate Companies licensed in 1971	37
Real Estate Agents (Individuals) licensed in 1971	16
Real Estate Salesmen licensed in 1971	108

Real estate transactions for the period January 1, 1971 to December 31, 1971 totalled 1,508 for a gross dollar value of twenty-nine million three hundred forty-three thousand seventy-two dollars ($29,343,072).

These transactions included:

(i) domestic

(ii) commercial

(iii) industrial